



paf.com

Games Sport Casino

The Business Perspective of Deposit Limits

Jocke Nyberg

Responsible Gaming Manager - Sales & Marketing Expert - guiding Players to make smart gaming decisions

E-mail: jocke.nyberg@paf.com

Sales & marketing has to and wants to be involved



How can we get better at combining perspectives to improve the responsible gaming work?

FOCUS!

**Sales & Marketing perspective
of Responsible Gaming**

**Business impact
of Responsible Gaming**



Cool down
RETENTION 

Sales & Marketing



Stress Zone
RISK PLAYER



**Prevention =
maximizing profit**



Paf Fun Zone
POSITIVE PLAYER



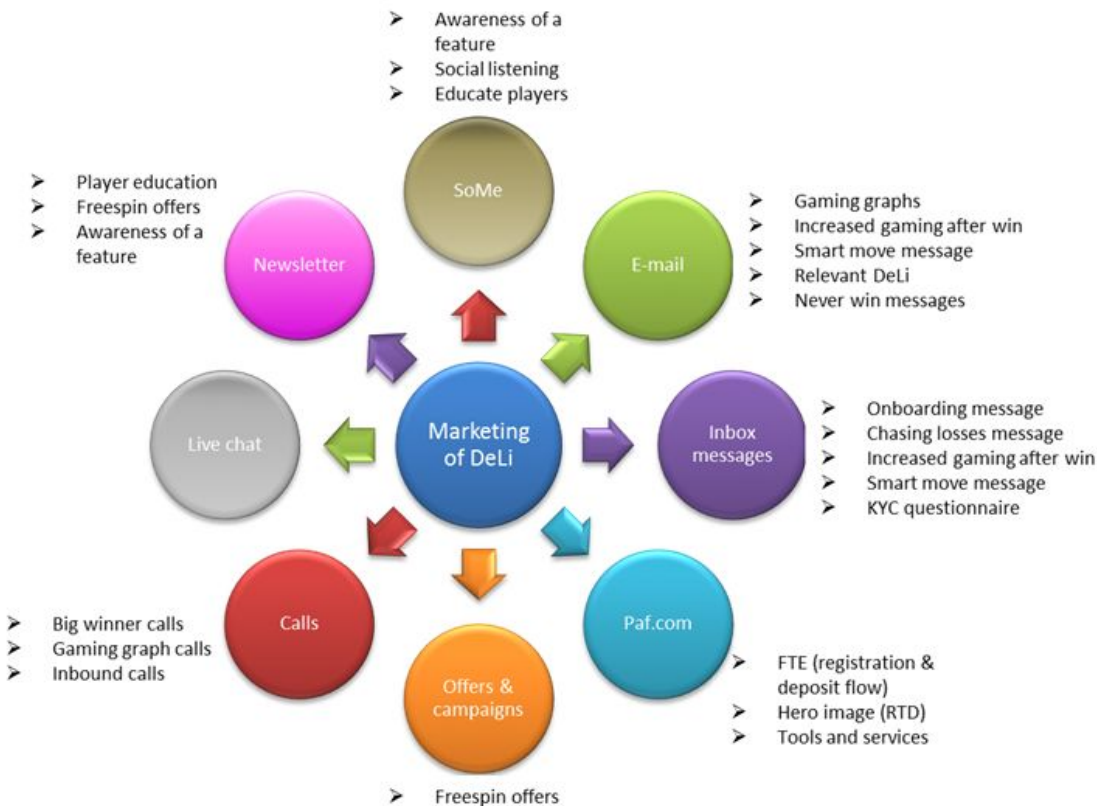
 **Engage**
RETENTION

Sales & Marketing



Boring Zone
PASSIVE PLAYER

What can a sales & marketing approach look like?



Let's not invent the wheel again!

Marketers have already invented the high level formula...

..get the right message, via the right channel, to the right Player at the right time

DeLiRe (Deposit Limit in Registration)

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Set up of the test - Track A - in registration

Personal identity code

Mobile phone number

Send me SMS info to this number

Create your login details

E-mail

Password ***

Thousands of players have taken control of their spending by setting a weekly Deposit Limit. Why not set yours now?

Weekly Deposit Limit EUR

I'd rather set my Deposit Limit later

I am over 18 and accept the following


- [Terms & Conditions](#) ↗
- Paf can send me offers and newsletters. I can cancel this service at any time.

I have a bonus code. ▼

GO!

Marketing or an intervention?

Set up of the test - Track B - before 1st deposit


MENU00.00.08ACCOUNT

Almost there...

Deposit any amount and place your first bet. Get 20€ cash with no turnover requirements!

MAKE A DEPOSIT

Terms and conditions

MENU00.01.06ACCOUNT

Before you deposit...

Thousands of players have taken control of their spending by setting a weekly Deposit Limit. Why not set yours now?

Weekly Deposit Limit

EUR

I'd rather set my Deposit Limit later

SAVE AND CONTINUE TO DEPOSIT

MENU00.02.50ACCOUNT

Deposit

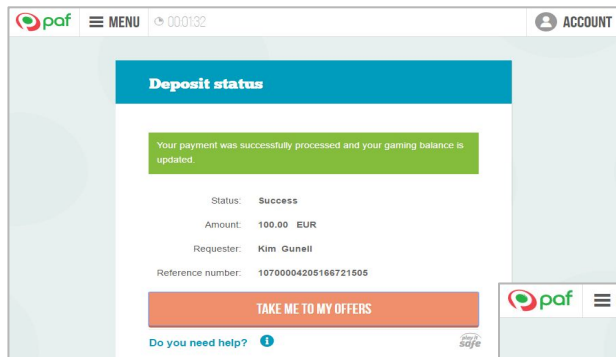
Choose your deposit method

Please read this. Your gaming account can only be linked to your own bank account or payment method for deposits and withdrawals. Whichever option you choose, it can only be linked to a single gaming account with us.

Nordea

Danske Bank

Set up of the test - Track C - after 1st deposit



paaf MENU 00:01:32 ACCOUNT

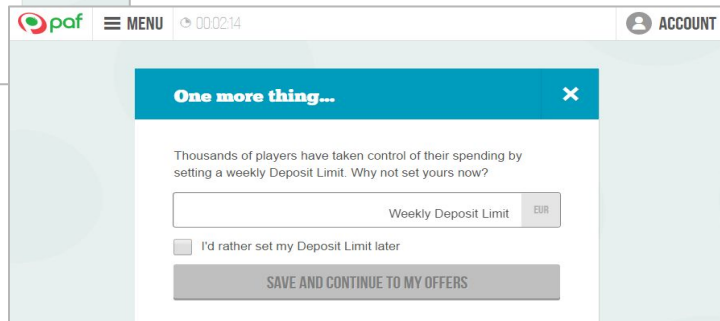
Deposit status

Your payment was successfully processed and your gaming balance is updated.

Status: **Success**
Amount: 100.00 EUR
Requester: Kim Gunell
Reference number: 10700004205166721605

[TAKE ME TO MY OFFERS](#)

Do you need help? ⓘ paaf safe



paaf MENU 00:02:14 ACCOUNT

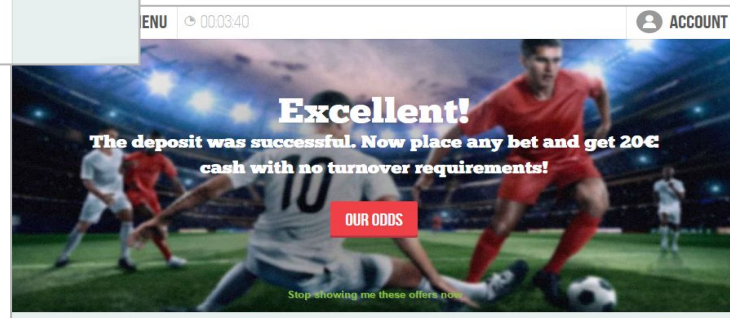
One more thing...

Thousands of players have taken control of their spending by setting a weekly Deposit Limit. Why not set yours now?

Weekly Deposit Limit EUR

I'd rather set my Deposit Limit later

[SAVE AND CONTINUE TO MY OFFERS](#)



paaf MENU 00:03:40 ACCOUNT

Excellent!

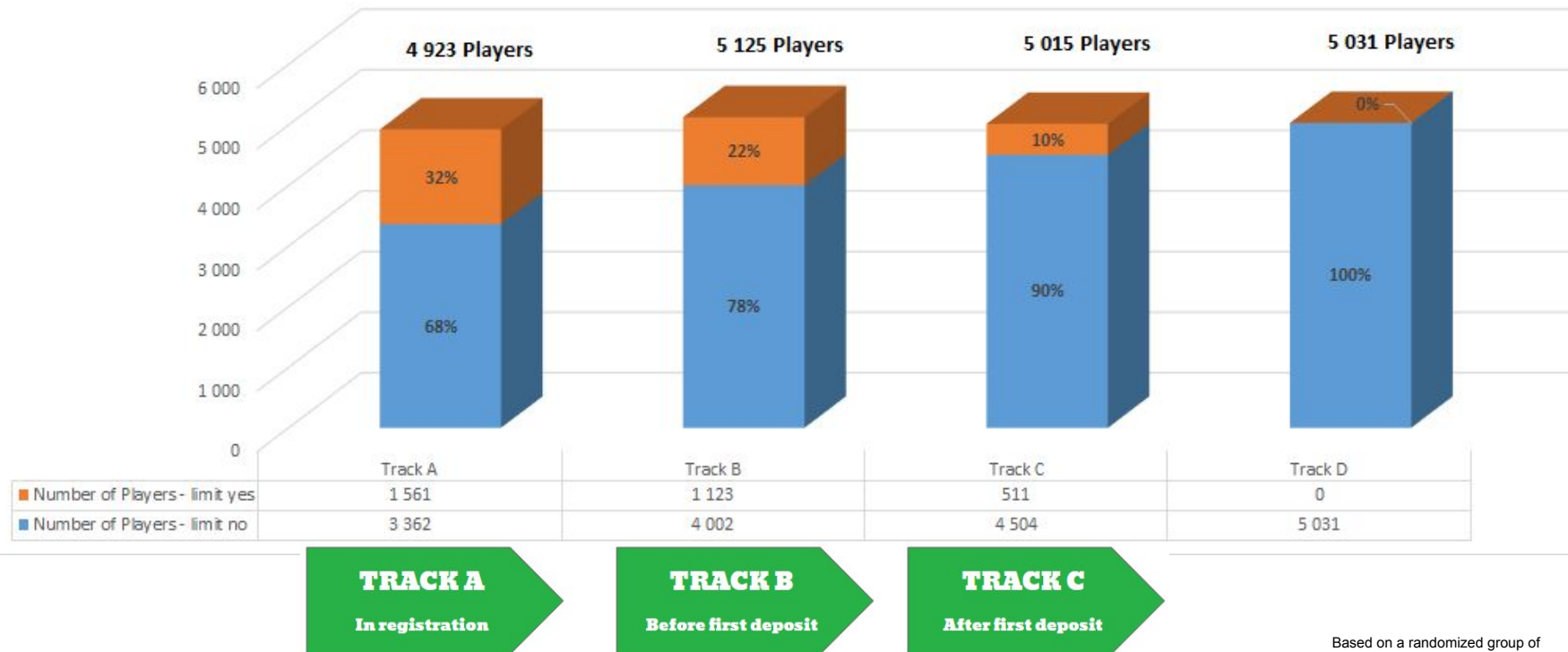
The deposit was successful. Now place any bet and get 20€ cash with no turnover requirements!

[OUR ODDS](#)

Stop showing me these offers now

Number of Players per track

Number of Players with limit vs. Players without limit set



Based on a randomized group of Players registered during 2016 + gaming activity ~100 days (same period)

Do Players keep the Deposit Limit?

Share of Unique Players with Limit in force per 5.5.2017



TRACK A

In registration

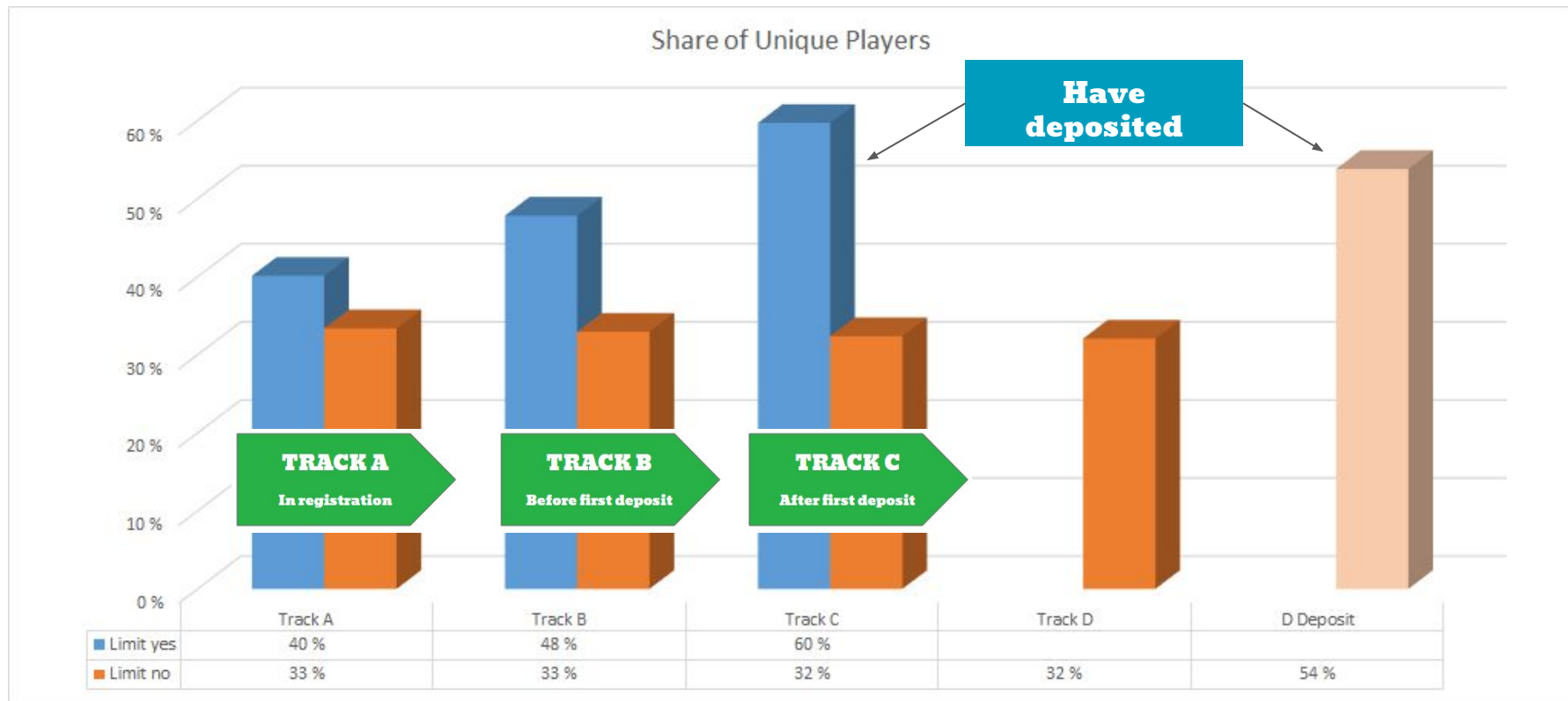
TRACK B

Before first deposit

TRACK C

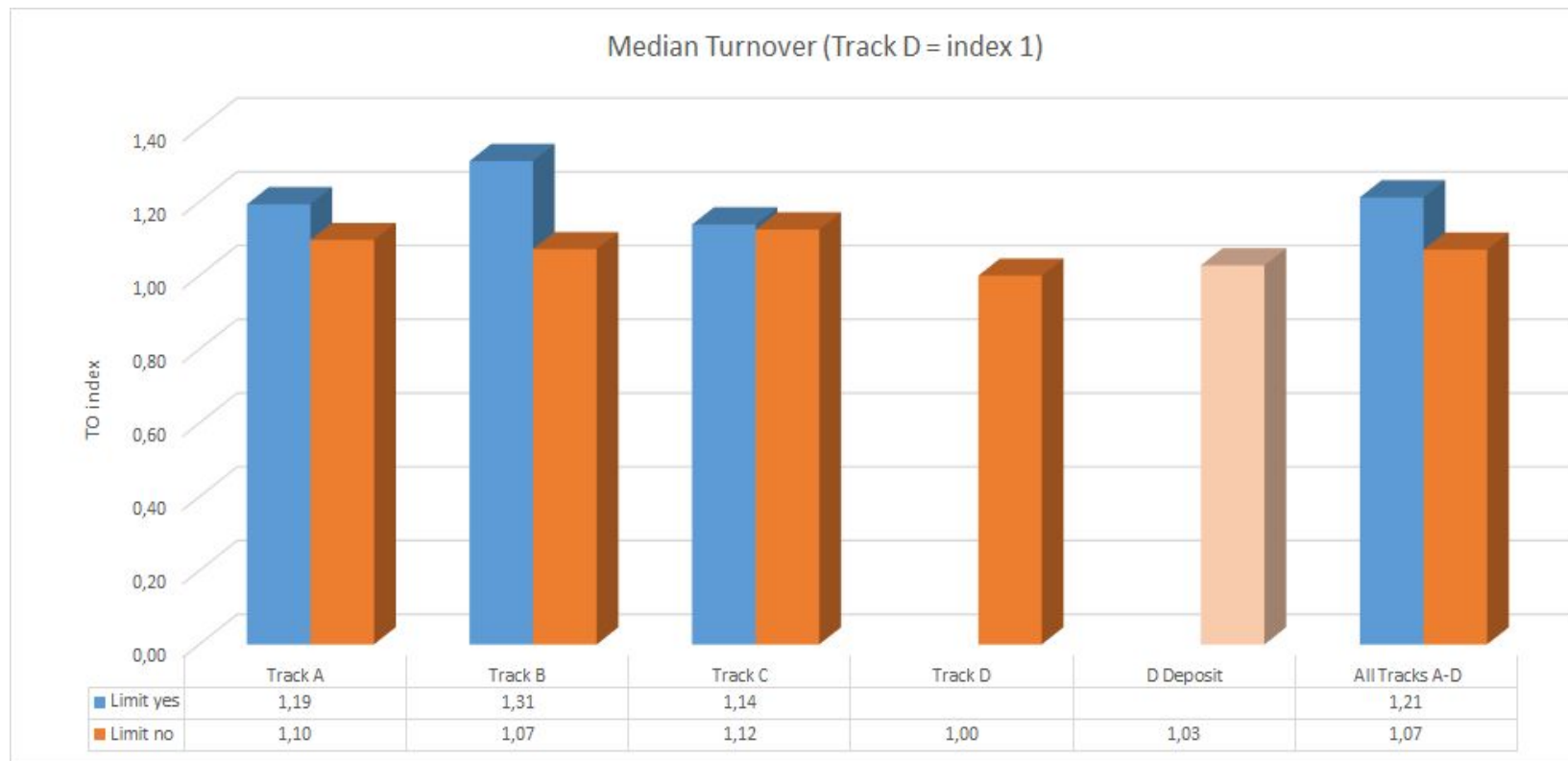
After first deposit

Share of Unique Players



Limit no = Players from Limit yes + Limit no

Business impact per track (TO)



Katjas research

Välkommen Ekaterina Ivanova som ny doktorand!

📅 21 februari, 2016 / 👤 Per Carlbring / ☰ Nyheter



Forskningssamarbete med Stockholms Universitet

I september 2015 inledde Paf ett 4-årigt forskningssamarbete med psykologiska institutionen vid Stockholms Universitet. Samarbetet avser ett forskningsprojekt om nätspel med fokus på gränssättning, spelbeteende, attityder till spelverktyg och feedback på spelvanor. Forskningsprojektet har sin utgångspunkt i vår spelsajt paf.com

Under 2016 och början av 2017 ligger fokus på datainsamling och analys.

A perfect match!

The University:

- ☐ **Behavioral science + public health perspective**

Paf.com

- ☐ **Business Perspective**

Examples from Marketing of Deposit Limit & Communicating in Multiple Channels

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Set Deposit Limit & get freespins

🏠 Knepet som ger dig 20 freespins i Cash & Carry

5 jan 2017



Hej Fanny!

Vi vill så klart belöna dig som väljer att spela smart. Inga insättnings- eller omsättningskrav bara roligare spel. Du som senast den 15 januari sätter en insättningsgräns på ditt spelkonto får 20 freespins till vårt populära Cash & Carry.

Ju tack, jag vill lägga en insättningsgräns och få 20 freespins

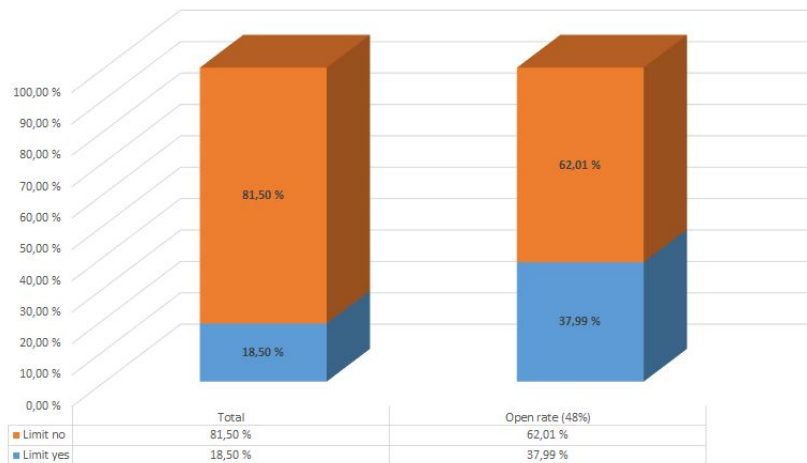
Regler och villkor

- Det här erbjudandet gäller till och med söndag 15 januari 2017 klockan 22.59 CET och bara för dig som får det här meddelandet.
- Du som sätter din insättningsgräns 9-12 januari hittar dina freespins på ditt konto dagen efter, senast klockan 12.00 CET. Du som sätter din insättningsgräns 13-15 januari hittar dina freespins på ditt konto måndagen den 16 januari senast klockan 12.00 CET.
- Freespinsen gäller i Cash & Carry, är värda 0,15 euro styck och har inga omsättningskrav.
- Vinster från freespins betalas ut som riktiga pengar.

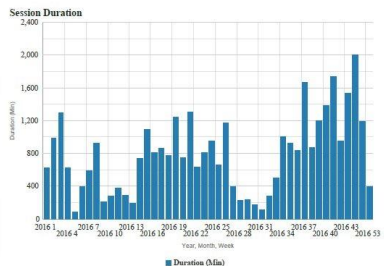
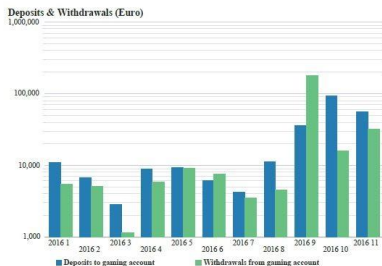
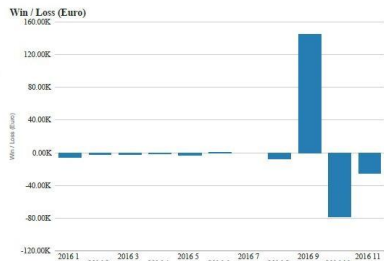
Ha en bra dag!

Pafs spelteam

Share of Limits set



Increased gaming after win



Year	Month of Year	Win / Loss	Deposits to gaming account	Withdrawals from gaming account
2016	1	-5,665.96	11,057.90	5,400.00
2016	2	-1,685.00	6,685.00	5,000.00
2016	3	-1,659.00	2,784.00	11,500.00
2016	4	-1,106.67	8,920.00	5,820.00
2016	5	-2,108.71	9,271.90	9,650.00
2016	6	1,347.48	6,140.00	7,540.00
2016	7	-959.94	4,200.00	3,200.00
2016	8	-6,941.46	11,292.40	4,480.00
2016	9	144,793.16	35,650.00	179,350.00
2016	10	-77,824.45	93,048.00	15,800.00
2016	11	-24,479.98	55,320.00	31,400.00
2016	Total	24,093.47	244,389.20	268,490.00
	Grand Total	24,093.47	244,389.20	268,490.00

To: Jocke Nyberg
 From: Paf Customer Support Team
 Subject: Have you noticed...

Hi Jocke,

We from Paf would like to congratulate you on the your great gaming month!

At the same time, I want to inform you that a bigger winning can easily cause changes in gambling habits.

I have found that gambling has increased significantly for you recently. Thousands of others players in the same situation will experience similar changes in their behavior.

Here is an example of how your gambling habits have changed: The average deposit in January-August amounted to about 2,500 euro / month and from September to October (so far) 41 425 euro / month.

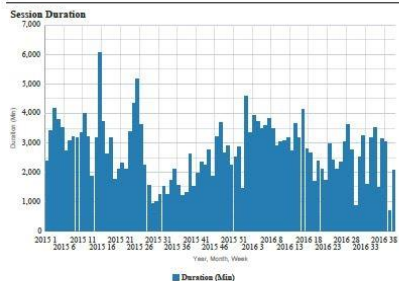
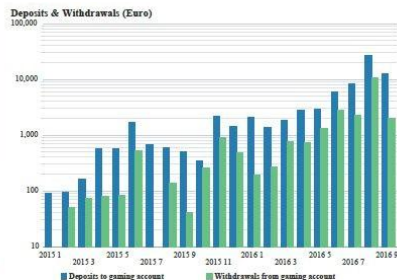
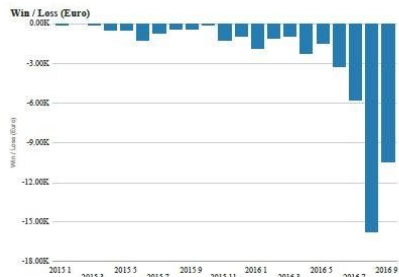
As a gaming operator it is difficult for us to say exactly what is the right amount for you and what you can sustain but I want you to be aware of this sudden increase in gaming.

After a good gaming period thousands of our players take a smart decision and add a deposit limit. With this tool gaming will have a greater probability to remain fun in the future.

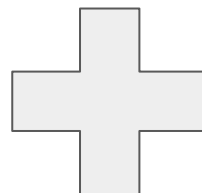
If you have any questions or need some kind of assistance, please do not hesitate to contact.



Gaming graphs + phone call



Year	Month of Year	Win / Loss	Deposits to gaming account	Withdrawals from gaming account
2015	1	-124.80	95.00	0.00
	2	19.23	85.00	50.00
	3	-130.18	163.00	73.00
	4	-518.71	575.00	80.00
	5	-466.86	587.50	87.00
	6	-1,242.37	1,665.00	520.00
	7	-665.93	670.00	0.00
	8	-443.82	580.00	140.00
	9	-491.90	510.00	40.00
	10	-101.99	330.00	260.00
	11	-1,226.11	2,110.00	898.00
	12	-932.75	1,420.00	487.00
2015 Total		-6,266.97	8,795.50	2,631.00
2016	1	-1,827.34	2,009.00	197.00
	2	-1,074.07	1,343.00	267.00
	3	-932.69	1,621.00	750.00
	4	-2,207.36	3,781.00	720.00
	5	-1,482.67	2,885.00	1,337.00
	6	-3,233.53	5,965.00	2,757.00
	7	-1,800.53	8,195.00	2,290.00
	8	-15,713.56	26,054.00	10,317.00
	9	-10,501.16	12,391.81	1,980.00
2016 Total		-43,773.91	63,428.81	23,667.90
Grand Total		-49,040.88	72,224.31	26,298.90



ANGE INSÄTTNINGSGRÄNS

Hero image using Real Time Decision

Finland - Sverige
LÖRDAG, 20 MAJ 20:15
1 4.10 X 4.45 2 1.72
SPELA NU

Mina senaste spel

- Mega Money Multiplier
- Bumper Crop
- Pick3
- Funky Monkey

SUMMERING		SPEL/FÖRSÖKT 1 MÅNAD	
Utlagbart saldo	9,46 €	Insatser	2,10 €
Bonussaldo	0,00 €	Vinster	4,26 €
Totalt saldo	9,46 €	Vinst/Förlust	2,16 €

INSÄTTNING | SPELHISTORIK

KONTO
Saldo: 9,46 €
Utlagbart saldo: 0,00 €
Bonus saldo: 0,00 €
Totalt saldo: 9,46 €
INSÄTTNING
Mina pengar
Spelhistorik
Spela säkert
Mina lävningar
Middeltaländan
Inställningar
LOGGA UT

SPELA SÄKERT



Tusentals spelare har valt att spika en spelbudget

Varför inte spika en spelbudget nu?

ANGE INSÄTTNINGSGRÄNS

SPELA SÄKERT

Vet du hur mycket du vunnit eller förlorat?



INSATSER: 850 SEK
VINSTER: 700 SEK
VINST/FÖRLUST: -150 SEK



Integrating on site

100% *Insättningsgräns per månad*
DAGAR KVÄR: 13
GRANS: 20,00 €
KVÄR: 20,00 €

ANDRA GRANSER

Mina pengar

Utfört totalt saldo	9,46 €
Börjarsaldo	0,00 €
Totalt saldo	9,46 €

INSÄTTNING **UTTAG**

Mina transaktioner

Sida 1 / 1	
27.10.16	Verifierad +25,00 €
Tid	27.10.2016 09:39:40
Status	Succes
Typ	Insättning
Status	Verifierad
Referensnummer	1565000432036519020
Bank	OKO

LOGGA UT

Have you set a deposit limit yet?
An easy-bonus way to control your gaming expenses.

play it safe

Set deposit limit

My wallet

Withdrawable amount	€100,00
Bank amount	€0,00
Total	€100,00

My transactions

No transactions found

Identity Verification

At Paf we take your playing safety very seriously. For this reason we need to verify your identity.

Continue

Log out

Have you set a deposit limit yet?
An easy-bonus way to control your gaming expenses.

play it safe

Set deposit limit

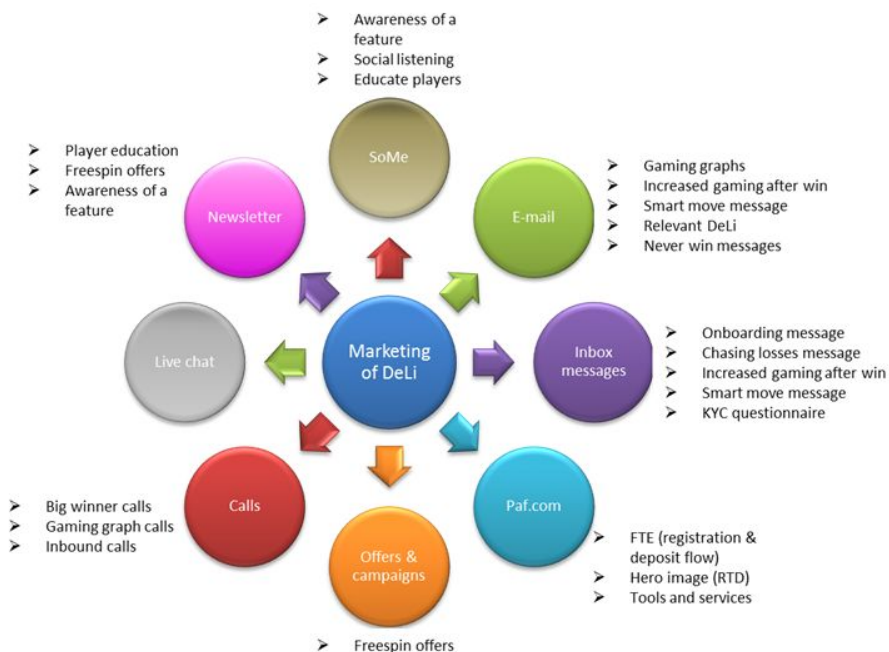
My wallet

Withdrawable amount	€100,00
Bank amount	€0,00
Total	€100,00

Withdraw

Log out

Getting to a marketing program...



Quite easy to create a marketing plan

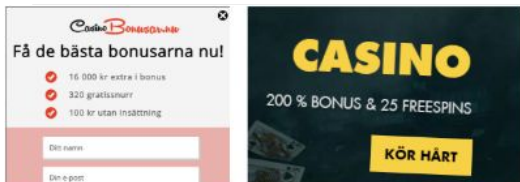
A bit more challenging to start implementing

Another tiny bit more challenging to get appropriate follow up in place

- Behavioral impact**
- Business impact**

And then a bit more challenging again to get to a marketing program

WARNING! Can't be done in a silo



Casino BonusLab

Få de bästa bonusarna nu!

- 16 000 kr extra i bonus
- 320 gratisvarv
- 100 kr utan insättning

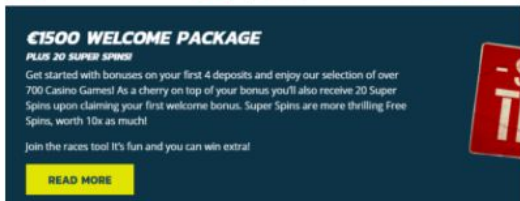
Ditt namn:

Din e-post:

CASINO

200 % BONUS & 25 FREESPINS

KÖR HÅRT



C1500 WELCOME PACKAGE

PLUS 20 SUPER SPINNS!

Get started with bonuses on your first 4 deposits and enjoy our selection of over 700 Casino Games! As a cherry on top of your bonus you'll also receive 20 Super Spins upon claiming your first welcome bonus. Super Spins are more thrilling Free Spins, worth 10x as much!

Join the races too! It's fun and you can win extra!

READ MORE



SPELA SÄKERT

Tusentals spelare har valt att spika en spelbudget

Varför inte spika en spelbudget nu?

ANGE INSÄTTNINGSGRÄNS

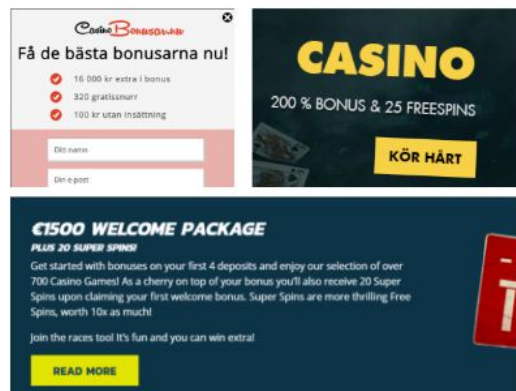


SPELA SÄKERT

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Ditt namn:

Din e-post:

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READ MORE



Final thoughts...



Integrate Sales & Marketing perspective!

Business impact!

Responsible Gaming starts already in the external marketing phase! (?)

Thank you!

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p.s. how do we get people from marketing to these conferences?